



TO: Mayor, City Councilmembers, City Manager  
 FROM: Sharon S. Legg, Finance Director *SS*  
 SUBJECT: 2010-2011 Insurance Renewals  
 DATE: March 1, 2011

## **INTRODUCTION**

The City has received the quote from the League of Minnesota Cities Insurance Trust (LMCIT) for the property and liability insurance policy for the period December 1, 2010 through November 30, 2011.

## **DISCUSSION**

Mr. Mark Lenz of T.C. Field & Company, the City's insurance agent, has presented a quotation for the property and liability policy, which includes a \$50,000 deductible up to an aggregate of \$200,000 as in previous policies. The premium savings by utilizing the \$50,000 deductible rather than a \$1,000 deductible will be \$170,996. The City paid \$37,440 in property and liability losses in 2010 plus \$2,227 for no fault sewer backup claims.

### **Property/Liability Rates**

LMCIT increased liability rates 3 percent and property rates decreased 4 percent for 2011 policy periods. Coon Rapids is insuring \$89 million in buildings and 189 vehicles. Liability exposure is based on \$28.8 million of expenditures. The LMCIT uses an experience rating formula to calculate a city's expected losses, using a loss rate of so many dollars of loss per \$1,000 of city expenditures, plus so many dollars of loss per vehicle. When less than one, the rating represents a discount from the standard premium. The expected loss factors are derived from actual past experience of the LMCIT's total membership and each individual city's losses for the past three years, excluding the most recent policy year. The policy year runs from December 1<sup>st</sup> thru November 30<sup>th</sup>. This year's premium is based on 2007, 2008 and 2009 losses. The City's experience rating factor decreased from .846 to .836, which means less premium paid.

### **Optional No Fault Sewer Back-Up Coverage**

The premium for optional no-fault sewer back-up coverage for the coming year will be \$10,426. This premium pays for sewer back-up damages up to a \$10,000 limit, regardless of fault. Based on a review of claims paid under this coverage for the last year, in addition to the premium, \$2,227 has been paid on these claims. Since individuals are able to obtain sewer back-up insurance through homeowners' policies, again staff recommends that the City not purchase this insurance. You may recall that the City Council wanted staff to alert citizens to the City dropping this coverage in advance. Attached is a list of the cities that carry the coverage through the LMCIT. Also attached is the copy of the article that was in the Herald Newspaper last year.

**Legal Limit**

Statutory limits are \$500,000 per claimant and \$1.5 million per occurrence. The City has the option to waive these limits, allowing the LMCIT to pay claims in excess of the statutory limit. Waiving the limit does increase the premium. Staff recommends the City not waive the statutory limit.

**BUDGET IMPACT**

The 2011 Budget for insurance premiums is as follows:

|                                    |                  |
|------------------------------------|------------------|
| General Fund                       | \$114,610        |
| Water Fund                         | 32,693           |
| Sewer Fund                         | 33,773           |
| Golf Fund                          | 38,782           |
| Storm Drain Fund                   | 5,014            |
| Insurance Fund                     | 45,200           |
| Miscellaneous Funds                | <u>11,308</u>    |
|                                    | 281,380          |
| Less Agent's Commission            | <u>(15,500)</u>  |
|                                    | <u>\$265,880</u> |
| Property/Liability thru L.M.C.I.T. | \$189,380        |
| No fault sewer back up coverage    | 10,426           |
| Accident policy for volunteers     | 2,175            |
| Other Vendors                      | <u>3,574</u>     |
|                                    | <u>\$205,555</u> |

**ACTION REQUESTED**

Staff recommends authorization for the following:

1. The purchase of insurance through the LMCIT with a \$50,000 deductible up to an annual aggregate of \$200,000.
2. Maintain statutory legal limits of \$1.5 million per occurrence.
3. Opt not to purchase sewer backup liability insurance.

**City of Coon Rapids, MN**

**Proposed Insurance Premiums 2010/11 as compared to prior years**

**Deductible: 50,000/200,000**

|  | 2010/11            | 2009/10            | 2008/09            | 2007/08            | 2006/07            | 2005/06            | 2004/05            | 2003/04            | 2002/03            | 2001/02            |
|--|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| Insured property in millions                               | 88.7               | 71.4               | 69.3               | 67.1               | 63.6               | 59.4               | 55                 | 53.2               | 49.6               | 47.6               |
| Number of vehicles/trailers (1)                            | 189                | 186                | 195                | 190                | 181                | 196                | 196                | 174                | 173                | 176                |
| Liability exposure based on expenditures (millions)        | 28.7               | 28.7               | 29.3               | 28.8               | 27                 | 26.2               | 27.2               | 22.5               | 21.6               | 21.5               |
| Error & omission coverage based on expenditures (millions) | 53.3               | 48.3               | 50.3               | 51.7               | 49.1               | 49.2               | 51.3               | 39.2               | 44.1               | 43.3               |
| Statutory limits:  |                    |                    |                    |                    |                    |                    |                    |                    |                    |                    |
| Per claimant   | 500,000            | 500,000            | 400,000            | 300,000            | 300,000            | 300,000            | 300,000            | 300,000            | 300,000            | 300,000            |
| Per occurrence (\$M)                                       | 1.5                | 1.5                | 1.2                | 1.2                | 1                  | 1                  | 1                  | 1                  | 1                  | 1                  |
| Experience rating  | 0.836              | 0.846              | 0.91               | 0.986              | 0.94               | N/A                | N/A                | N/A                | N/A                | N/A                |
| <b>Premium:</b>  |                    |                    |                    |                    |                    |                    |                    |                    |                    |                    |
| Property   | 39,838             | 39,527             | 39,975             | 42,044             | 39,082             | 29,614             | 28,200             | 33,597             | 25,523             | 21,875             |
| Inland marine  | 7,724              | 8,511              | 9,754              | 10,350             | 8,207              | 6,749              | 7,610              | 7,370              | 7,141              | 5,486              |
| Municipal liability  | 101,013            | 106,182            | 126,011            | 134,372            | 113,784            | 94,234             | 93,997             | 99,851             | 97,524             | 92,039             |
| Automobile liability & physical                            | 26,954             | 28,621             | 34,966             | 35,669             | 30,176             | 28,055             | 29,031             | 29,268             | 26,804             | 32,221             |
| Petrofund reimbursement                                    | Included           | Included           | Included           | Included           | Included           | Included           | 576                | 621                | 698                | 698                |
| Open meeting law   | Included           | Included           | 1,496              | 1,657              | 1,742              | 1,599              | 1,738              | 1,812              | 2,077              | 2,078              |
| Bonds  | 1,373              | 1,656              | 1,595              | 1,491              | 1,374              | 1,350              | 1,405              | 1,384              | 1,646              | 1,453              |
| No fault sewer back-up                                     | 10,426             | 9,024              | 10,718             | 10,529             | 9,672              | 11,069             | 7,990              | 8,486              | 8,262              | 7,819              |
| Equipment breakdown  | 12,478             | 9,967              | 9,664              | 10,988             | 10,416             | 9,490              | 8,703              | 8,428              | 7,844              | 7,520              |
| Accident plan for volunteers (est)                         | 2,175              | 2,175              | 2,175              | 2,175              | 2,175              | 2,175              | 2,175              | 2,175              | 2,175              | 2,175              |
| <br>Total LMCIT policy                                     | <br>201,981        | <br>205,663        | <br>236,354        | <br>249,275        | <br>216,628        | <br>184,335        | <br>181,425        | <br>192,992        | <br>179,694        | <br>173,364        |
| <b>Other vendors</b>                                       |                    |                    |                    |                    |                    |                    |                    |                    |                    |                    |
| Lawyer's professional (Aug 1 renewal)                      | 3,574              | 3,574              | 3,759              | 3,942              | 3,942              | 3,942              | 3,876              | 3,876              | 3,555              | 2,963              |
| Clinic professional (June 1 renewal)                       | N/A                | N/A                | N/A                | N/A                | 4,756              | 4,754              | 4,756              | 4,756              | 3,805              | 3,260              |
| <br>Total other vendors                                    | <br>3,574          | <br>3,574          | <br>3,759          | <br>3,942          | <br>8,698          | <br>8,696          | <br>8,632          | <br>8,632          | <br>7,360          | <br>6,223          |
| <br>Excess liability (\$1,000,000)                         | <br>N/A            | <br>N/A            | <br>N/A            | <br>N/A            | <br>N/A            | <br>N/A            | <br>N/A            | <br>N/A            | <br>N/A            | <br>39,240         |
| <br><b>Total premium</b>                                   | <br><b>205,555</b> | <br><b>209,237</b> | <br><b>240,113</b> | <br><b>253,217</b> | <br><b>225,326</b> | <br><b>193,031</b> | <br><b>190,057</b> | <br><b>201,624</b> | <br><b>187,054</b> | <br><b>218,827</b> |

(1) Based on number of vehicles at time of application. Fluctuations occur due to overlap in delivery of new units and disposal of old ones.

32

| INSURED                       | POLICY NUMBER | EFFECTIVE DATE | INTERNAL COVERAGE | CODEFILE | DESC                  |
|-------------------------------|---------------|----------------|-------------------|----------|-----------------------|
| ALBERTVILLE, CITY OF          | CMC 31142     | 2009-10-01     | SBH               | NO-FAULT | SEWER BACKUP-COVERAGE |
| ALEXANDRIA LAKES AREA         | CMC 31781     | 2010-04-01     | SDH               | NO-FAULT | SEWER BACKUP \$25,000 |
| ANNANDALE, CITY OF            | CMC 31032     | 2009-09-30     | SBH               | NO-FAULT | SEWER BACKUP-COVERAGE |
| APPLETON, CITY OF             | CMC 31457     | 2010-01-01     | SBH               | NO-FAULT | SEWER BACKUP-COVERAGE |
| ARGYLE, CITY OF               | CMC 31677     | 2010-02-16     | SBH               | NO-FAULT | SEWER BACKUP-COVERAGE |
| ASHBY, CITY OF                | CMC 32035     | 2010-06-10     | SBH               | NO-FAULT | SEWER BACKUP-COVERAGE |
| BELLINGHAM, CITY OF           | CMC 31038     | 2009-08-08     | SBH               | NO-FAULT | SEWER BACKUP-COVERAGE |
| BINGHAM LAKE, CITY OF         | CMC 31319     | 2009-11-29     | SBH               | NO-FAULT | SEWER BACKUP-COVERAGE |
| ✓ BIRCHWOOD VILLAGE, CITY OF  | CMC 32095     | 2010-06-12     | SBH               | NO-FAULT | SEWER BACKUP-COVERAGE |
| BLACKDUCK, CITY OF            | CMC 32074     | 2010-06-01     | SBH               | NO-FAULT | SEWER BACKUP-COVERAGE |
| ✓ BURNSVILLE, CITY OF         | CMC 31417     | 2010-01-04     | SDH               | NO-FAULT | SEWER BACKUP \$25,000 |
| CEDAR LAKE WATER & SANITARY   | CMC 31739     | 2010-02-06     | SBH               | NO-FAULT | SEWER BACKUP-COVERAGE |
| CHISAGO CITY, CITY OF         | CMC 31679     | 2010-02-18     | SBH               | NO-FAULT | SEWER BACKUP-COVERAGE |
| CLEARWATER, CITY OF           | CMC 31063     | 2009-08-05     | SBH               | NO-FAULT | SEWER BACKUP-COVERAGE |
| CLINTON, CITY OF              | CMC 31842     | 2010-04-15     | SBH               | NO-FAULT | SEWER BACKUP-COVERAGE |
| ✓ COLUMBIA HEIGHTS, CITY OF & | CMC 31990     | 2010-06-01     | SBH               | NO-FAULT | SEWER BACKUP-COVERAGE |
| ✓ COON RAPIDS, CITY OF        | CMC 31360     | 2009-12-01     | SBH               | NO-FAULT | SEWER BACKUP-COVERAGE |
| COURTLAND, CITY OF            | CMC 31847     | 2010-04-01     | SBH               | NO-FAULT | SEWER BACKUP-COVERAGE |
| DELHI, CITY OF                | CMC 31718     | 2010-02-06     | SBH               | NO-FAULT | SEWER BACKUP-COVERAGE |
| DUNDAS, CITY OF               | CMC 31873     | 2010-05-01     | SBH               | NO-FAULT | SEWER BACKUP-COVERAGE |
| GARFIELD, CITY OF             | CMC 31582     | 2010-04-01     | SBH               | NO-FAULT | SEWER BACKUP-COVERAGE |
| ✓ GOLDEN VALLEY, CITY OF      | CMC 31538     | 2010-02-01     | SBH               | NO-FAULT | SEWER BACKUP-COVERAGE |
| GONVICK, CITY OF              | CMC 31302     | 2009-11-12     | SBH               | NO-FAULT | SEWER BACKUP-COVERAGE |
| ✓ GREENWOOD, CITY OF          | CMC 31191     | 2009-10-12     | SBH               | NO-FAULT | SEWER BACKUP-COVERAGE |
| GREY EAGLE, CITY OF           | CMC 31800     | 2010-03-01     | SBH               | NO-FAULT | SEWER BACKUP-COVERAGE |
| GRYGIA, CITY OF               | CMC 31192     | 2009-10-01     | SDH               | NO-FAULT | SEWER BACKUP \$25,000 |
| HAMBURG, CITY OF              | CMC 32259     | 2010-07-15     | SBH               | NO-FAULT | SEWER BACKUP-COVERAGE |
| HAYFIELD, CITY OF             | CMC 31387     | 2009-12-15     | SBH               | NO-FAULT | SEWER BACKUP-COVERAGE |
| HINCKLEY, CITY OF             | CMC 32084     | 2010-07-08     | SBH               | NO-FAULT | SEWER BACKUP-COVERAGE |
| HOLDINGFORD, CITY OF          | CMC 32036     | 2010-06-08     | SBH               | NO-FAULT | SEWER BACKUP-COVERAGE |
| HOWARD LAKE, CITY OF          | CMC 31506     | 2010-01-17     | SBH               | NO-FAULT | SEWER BACKUP-COVERAGE |
| IVANHOE, CITY OF              | CMC 32043     | 2010-06-01     | SBH               | NO-FAULT | SEWER BACKUP-COVERAGE |
| JEFFERS, CITY OF              | CMC 31745     | 2010-02-01     | SBH               | NO-FAULT | SEWER BACKUP-COVERAGE |
| KARLSTAD, CITY OF             | CMC 31422     | 2009-12-31     | SBH               | NO-FAULT | SEWER BACKUP-COVERAGE |
| KASSON, CITY OF               | CMC 31435     | 2010-01-01     | SDH               | NO-FAULT | SEWER BACKUP \$25,000 |
| KELLOGG, CITY OF              | CMC 31414     | 2010-01-01     | SBH               | NO-FAULT | SEWER BACKUP-COVERAGE |
| LAKE WASHINGTON SANITARY      | CMC 31210     | 2009-10-15     | SDH               | NO-FAULT | SEWER BACKUP \$25,000 |
| LONG BEACH, CITY OF           | CMC 31897     | 2010-05-30     | SBH               | NO-FAULT | SEWER BACKUP-COVERAGE |
| LYLE, CITY OF                 | CMC 31391     | 2009-12-20     | SBH               | NO-FAULT | SEWER BACKUP-COVERAGE |
| ✓ MAHTOMEDI, CITY OF          | CMC 31622     | 2010-02-26     | SBH               | NO-FAULT | SEWER BACKUP-COVERAGE |
| MIDDLE RIVER, CITY OF         | CMC 31220     | 2009-10-07     | SBH               | NO-FAULT | SEWER BACKUP-COVERAGE |
| MINNEOTA CITY OF              | CMC 31136     | 2009-09-22     | SBH               | NO-FAULT | SEWER BACKUP-COVERAGE |
| ✓ MINNETONKA BEACH, CITY OF   | CMC 32201     | 2010-07-31     | SFH               | NO-FAULT | SEWER BACKUP \$40,000 |
| MONTGOMERY, CITY OF           | CMC 32136     | 2010-06-26     | SBH               | NO-FAULT | SEWER BACKUP-COVERAGE |
| NEVIS, CITY OF                | CMC 31947     | 2010-05-01     | SBH               | NO-FAULT | SEWER BACKUP-COVERAGE |
| ✓ NEW BRIGHTON, CITY OF       | CMC 31528     | 2010-01-01     | SBH               | NO-FAULT | SEWER BACKUP-COVERAGE |
| NEW PRAGUE, CITY OF           | CMC 31915     | 2010-04-01     | SBH               | NO-FAULT | SEWER BACKUP-COVERAGE |
| OSLO, CITY OF                 | CMC 31791     | 2010-01-01     | SBH               | NO-FAULT | SEWER BACKUP-COVERAGE |
| OTSEGO, CITY OF               | CMC 31159     | 2009-09-25     | SDH               | NO-FAULT | SEWER BACKUP \$25,000 |

08/30/10 14:54:24

LMCIT P/C policies w/exp dates 8-1-10 thru 7-31-11 w/int cov code SBH,SDH or  
SFH-no fault sewer backup sort by insured as of date & time of report  
nofaultsew/brprg14011

PAGE 2

| INSURED                        | POLICY NUMBER | EFFECTIVE DATE | INTERNAL COVERAGE | CODEFILE DESC                  |
|--------------------------------|---------------|----------------|-------------------|--------------------------------|
| PALISADE, CITY OF              | CMC 31224     | 2009-10-08     | SBH               | NO-FAULT SEWER BACKUP-COVERAGE |
| PENNOCK, CITY OF               | CMC 31838     | 2010-03-15     | SBH               | NO-FAULT SEWER BACKUP-COVERAGE |
| PINE RIVER, CITY OF            | CMC 31121     | 2009-09-01     | SBH               | NO-FAULT SEWER BACKUP-COVERAGE |
| PLATO, CITY OF                 | CMC 31640     | 2010-01-01     | SBH               | NO-FAULT SEWER BACKUP-COVERAGE |
| RICH PRAIRIE SEWER AND WATER   | CMC 31793     | 2010-04-01     | SBH               | NO-FAULT SEWER BACKUP-COVERAGE |
| ROTHSAY, CITY OF               | CMC 32008     | 2010-06-04     | SBH               | NO-FAULT SEWER BACKUP-COVERAGE |
| SANDSTONE, CITY OF             | CMC 32083     | 2010-06-01     | SBH               | NO-FAULT SEWER BACKUP-COVERAGE |
| SCANLON, CITY OF               | CMC 31042     | 2009-08-14     | SBH               | NO-FAULT SEWER BACKUP-COVERAGE |
| ✓ SHOREWOOD, CITY OF           | CMC 31265     | 2009-11-01     | SBH               | NO-FAULT SEWER BACKUP-COVERAGE |
| ✓ SPRING PARK, CITY OF         | CMC 31777     | 2010-03-16     | SBH               | NO-FAULT SEWER BACKUP-COVERAGE |
| ✓ ST. ANTHONY VILLAGE, CITY OF | CMC 32010     | 2010-06-01     | SBH               | NO-FAULT SEWER BACKUP-COVERAGE |
| ✓ ST. LOUIS PARK CITY OF       | CMC 31861     | 2010-04-01     | SFH               | NO-FAULT SWER BACKUP \$40,000  |
| ST. MICHAEL, CITY OF           | CMC 31978     | 2010-05-06     | SFH               | NO-FAULT SWER BACKUP \$40,000  |
| TAUNTON, CITY OF               | CMC 31977     | 2010-05-10     | SBH               | NO-FAULT SEWER BACKUP-COVERAGE |
| TRUMAN, CITY OF                | CMC 31796     | 2010-04-01     | SBH               | NO-FAULT SEWER BACKUP-COVERAGE |
| VERNON CENTER, CITY OF         | CMC 31164     | 2009-09-19     | SBH               | NO-FAULT SEWER BACKUP-COVERAGE |
| VESTA, CITY OF                 | CMC 31237     | 2009-10-23     | SBH               | NO-FAULT SEWER BACKUP-COVERAGE |
| WATERTOWN, CITY OF             | CMC 31002     | 2009-08-01     | SBH               | NO-FAULT SEWER BACKUP-COVERAGE |
| ✓ WEST ST. PAUL, CITY OF       | CMC 31439     | 2010-01-01     | SBH               | NO-FAULT SEWER BACKUP-COVERAGE |

\*\*\* END OF REPORT \*\*\*

*Pequot Lakes*

*Mora*

*La Fayette*

*71 as of 9-23-10*

*3c*

## City may drop residential sewer backup insurance coverage in 2011

Wednesday, 20 January 2010

by Peter Bodley  
Managing editor

For years, the city of Coon Rapids has paid for a certain portion of residents' back-up costs, no matter who was at fault, through its insurance coverage.

But a staff recommendation to the Coon Rapids City Council proposed eliminating that insurance coverage premium for 2010.

The premium, which is part of the city's property and liability policy with the League of Minnesota Cities Insurance Trust (LMCIT), totals \$9,024.

However, while the Coon Rapids City Council was not ready to drop the no fault coverage for 2010, it is willing to do so in 2011, once an education and awareness program to let residents know of the impending action has taken place this year.

According to Sharon Legg, city finance director, the \$9,024 annual premium pays for sewer back-up damages up to a \$10,000 limit, regardless of fault.

Based on a review of claims paid under this coverage for the past three years, \$115,000 had been paid on these claims in addition to the annual premium, Legg said.

And because of the deductible the city has on its LMCIT property and liability policy, the pay out has come directly from city coffers rather than through the insurance policy, she said.

"Since individuals are able to obtain sewer back-up insurance through homeowners' policies, staff recommends that the city not purchase this insurance," Legg said.

Legg provided the council with a list of cities in Minnesota that have this no-fault sewer back-up coverage through LMCIT. Few are in the Twin Cities metro area, she said.

In fact, of the 67 communities listed as having the coverage, only Burnsville, Columbia Heights, Coon Rapids, Golden Valley, Mahtomedi, New Brighton, St. Anthony and West St. Paul are in the metro area.

According to Councilmember Denise Klint, it was her feeling that many of the residents who have received sewer backup damages from the city have a continuing problem with back-ups because of the location of their homes.

She asked staff to provide information on where the problem spots are in the city.

And before approving the policy change, Klint wanted these residents, especially, to be informed well ahead of time, she said.

"We need to make sure we educate everyone first," Klint said.

Mayor Tim Howe was concerned whether homeowners who have had several sewer back-up experiences would be able to get homeowners insurance coverage if there was a pre-existing condition.

Since the city began its program of using television cameras to check out the sewer system to for any issues with the sewer lines, back-ups caused by sewer line problems have been fewer, Legg said.

According to the city of Coon Rapids Web site, Coon Rapids has equipment to televise, inspect and remove debris that might be clogging sewer lines.

Employees inspect and "jet" a line and vacuum larger debris from the sewer system main line when necessary, while manhole locations are spot-checked monthly and sewer lines are cleaned on a sectional basis covering the entire city over a five year period, the Web site states.

But the Web site advised residents not to pour grease of any kind down the drain or flush any type of hygiene product, even if it says "flushable," because will cause sewer backups.

Peter Bodley is at [peter.bodley@ecm-inc.com](mailto:peter.bodley@ecm-inc.com)

Close Window

# **Incurred Sewer Back-up Claims**

| <b>12/1/04 -<br/>12/1/05</b> | <b>12/1/05 - 12/1/06</b>  | <b>12/1/06 - 12/1/07</b> | <b>12/1/2007-12/1/08</b>         | <b>12/1/2008-12/1/09</b> | <b>12/1/2009-12/1/10</b>   |
|------------------------------|---------------------------|--------------------------|----------------------------------|--------------------------|----------------------------|
| 2,037                        | 20,226 paper/dirt in main | 10,000 no fault          | 1,713 Roots                      |                          |                            |
| 2,190                        | 2,169 maint related       | 916                      | 3,900 no fault                   | 10,000 no fault          | 1,000 12/8/09 no fault     |
| 15,951                       | 2,028 grease              | 1,000 no fault           | 500 no fault                     | 7,103 no fault grease    | 7,000 12/4/09 liability    |
| 620                          | 29,155 block in main      | 8,812 no fault           | 10,600 no fault due to watermain | 2,215 no fault paper     | 227 5/12/10 no fault       |
| 469                          | 4,814 floor drain         |                          | 10,000 no fault due to watermain | 1,278 liability grease   | 1,000 7/23/10 no fault     |
| 7,444                        | 425 roots/rag in main     |                          | 485 no fault due to watermain    | 10,000 no fault          | 135 1/1/10 liability       |
| 31,115                       | 1,810 roots/rag in main   |                          | 10,000 no fault due to watermain | 10,000 no fault          | 2,720 12/17/2010 liability |
| 1,889                        |                           |                          | 7,751 no fault due to watermain  | 1,598 no fault           |                            |
| 3,852                        |                           |                          |                                  | 10,878 no fault          |                            |
| <b>65,567</b>                | <b>60,627</b>             | <b>20,728</b>            | <b>44,949</b>                    | <b>53,072</b>            | <b>12,082</b>              |